

Information to identify the case:					
Debtor 1	<u>William J. Miller Jr.</u>			Social Security number or ITIN	xxx-xx-6501
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 15-13503-JNP					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Miller Jr.

10/18/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William J. Miller, Jr.
 Debtor

Case No. 15-13503-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db	+William J. Miller, Jr.,	1910 Glassboro Road,	Williamstown, NJ 08094-3314
cr	+Nationstar Mortgage LLC,	c/o Buckley Madole P.C.,	99 Wood Ave South #803,
	Iselin, NJ 08830-2713		
515354115	+Charles J. Leonetti, Jr,	113 Chestnut Street,	Elmer, NJ 08318-2112
515457751	+Jacqueline Miller (non-filing Spouse),	1910 Glassboro Road,	Williamstown, NJ 08094-3314
515354117	+NATIONSTAR MORTGAGE LLC,	PO BOX 619096,	DALLAS TX 75261-9096
	(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067)		
515909384	+Pennsville National Bank,	PO Box 345,	Pennsville, NJ 08070-0345
515354119	+The Pennsville National Bank,	170 S. Broadway,	Pennsville, NJ 08070-2200
515354120	+TruMark Financial Credit Union,	1000 Northbrook Drive,	Feasterville Trevose, PA 19053-8430
515452736	+Wells Fargo Bank, NA,	c/o Zucker Goldberg & Ackerman,	200 Sheffied Street, Suite 301,
	Mountainside, NJ 07092-2315		

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov	Oct 18 2016 23:57:38	U.S. Attorney,	970 Broad St.,
	Room 502,	Rodino Federal Bldg.,	Newark, NJ	07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 18 2016 23:57:32	United States Trustee,	
	Office of the United States Trustee,	1085 Raymond Blvd.,	One Newark Center,	Suite 2100,
	Newark, NJ 07102-5235			
515354116	EDI: CHASE.COM	Oct 18 2016 23:33:00	Chase Card Services,	P.O. Box 15298,
	Wilmington, DE 19850-5298			
515416862	EDI: CITICORP.COM	Oct 18 2016 23:33:00	Citibusiness Card,	PO Box 6235,
	Sioux Falls, SD 57117-6235			
515354118	+EDI: RMSC.COM	Oct 18 2016 23:33:00	SYNCR/Sams Club,	PO Box 965005,
	Orlando, FL 32896-5005			
515531146	EDI: WFFC.COM	Oct 18 2016 23:33:00	Wells Fargo Bank, N.A.,	Home Equity Group,
	1 Home Campus X2303-01A,	Des Moines, IA 50328-0001		
515354122	+EDI: WFFC.COM	Oct 18 2016 23:33:00	Wells Fargo Home Mortgage,	PO Box 10335,
	Des Moines, IA 50306-0335			
515437514	+E-mail/Text: bncmail@w-legal.com	Oct 18 2016 23:57:47	Wilmington Trust, National Association,	C/O Weinstein & Riley, P.S.,
	2001 Western Avenue, Ste. 400,	Seattle, WA 98121-3132		

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Wells Fargo Bank, NA
515354121	##+Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Oct 18, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor William J. Miller, Jr. andy@sjbankruptcylaw.com, ABFECE@gmail.com

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A. angela.pattison@powerskirn.com, ecf@powerskirn.com

Charles H. Jeanfreau on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE TO LEHMAN XS TRUST MORTGAGEPASS-THROUGH CERTIFICATES, SERIES 2006-7 Charlesj@w-legal.com, BNCmail@w-legal.com

Denise E. Carlon on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE TO LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC
NJ_ECF_Notices@buckleymadole.com

TOTAL: 7